

ABSTRACT

A combined bill acceptor and smart card reader (or other data unit reader) comprises a bill acceptor, a host interface, and a smart card reader 5 interposed between the bill acceptor and the host interface. The smart card reader preferably permits unimpeded pass-through of cash transaction data from the bill acceptor to the host interface when currency is accepted by the bill acceptor, and transmits cashless transaction data to the host interface when a smart card is read by the card reader. The smart card reader may route the cash transaction data using a hardware connection, such as a relay, or a soft connection, such as by serial interface devices in communication with the bill acceptor and the host device. The smart card reader may provide secure storage of transaction history data, as well as advanced authentication and verification functions. The combined bill acceptor and card reader may 15 interface with a central computer, either directly or indirectly, allowing multiple on-line machines to be connected in a network configuration.